

Feb 10, 2011

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Representative Darrell Issa
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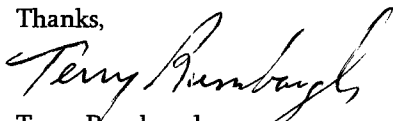
Dear Representative Issa-

The twelve cent swipe fee cap for debit card purchases that has been proposed by the Federal Reserve is a very sensible recommendation. Even though a very small percentage of my business is comprised of debit cards sales and it would not affect me by much, I still completely agree with it. The recession has hurt us quite a bit, and this may help.

Having been in business for around thirty years, my wife and I have seen our share of ups and downs. Anything that will help small businesses to thrive these days would be a very welcomed change for any business owner. Actually, anything that will help to reduce the layers of bank fees in general would be very much appreciated.

As I said, we see very few debit cards in our business, and it would really not change the way that we currently do business if it were implemented. However, it is time for the recession to come to an end and for all businesses to start growing again. Please do your part by ensuring that this ruling is not overturned.

Thanks,


Terry Rumbaugh